Case 06-72040 Doc 1 Filed 11/01/06 Entered 11/01/06 11:44:56 Desc Main (Official Form 1) (10/06) Document Page 1 of 10

United States Bankruptcy Court Northern District of Illinois, Western Division Voluntary Petitio				Voluntary Petition	
,		Name of Join	Name of Joint Debtor (Spouse) (Last, First, Middle): Wille, Ruthe M.		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None			
Last four digits of Soc.Sec.No./Complete EIN of than one, state all): 5346	r other Tax ID No. (if more	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 1077			
Street Address of Debtor (No. and Street, City, and State) 7602 Andrea Lane		Street Address of Joint Debtor (No. and Street, City, and State 7602 Andrea Lane			
Crystal Lake, IL	ZIPCODE 60012	Crystal Lake, IL ZIPCODE 60012			
County of Residence or of the Principal Place of Mchenry	f Business:	County of Re Mchenry	County of Residence or of the Principal Place of Business: Mchenry		
Mailing Address of Debtor (if different from str	eet address):		Mailing Address of Joint Debtor (if different from street address):		
	ZIPCODE		ZIPCODE		
Location of Principal Assets of Business Debtor	(if different from street address a	above):		ZIPCODE	
Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		ty able) ganization ed States lee Code) Check Do Check ow Check A A A	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Nature of Debts (Check one box) Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. \$101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Check one box: Chapter 11 Debtors Debtor is a small business as defined in 11 U.S.C. \$ 101(51D) Debtor is not a small business as defined in 11 U.S.C. \$ 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million Check all applicable boxes A plan is being filed with this petition. Acceptances of the plan were solicited prepetiion from one of more classes, in accordance with 11 U.S.C. \$ 1126(b).		
Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1- 50- 100- 200- 1000- 5,001- 10,001- 25,001- 50,001- OVER 49, 99 199 999 5000 10,000 25,000 50,000 100,000 100,000 V					
Estimated Assets □ \$0 to \$10,000 □ \$100,000 □ \$1 million □ \$1 million to \$100 million ■ More than \$100 million					
Estimated Liabilities \$\int \$\sum \text{\$\sum \text{\$\exititt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\texitt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$					

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Inc.,
Hope Software,
New I
-2006,
2006@1991
Bankruptcy

Official Formals (1006)72040 Doc 1 Filed 11/01/06 Entered 11/01/06 11:44:56 Desc Main B1, Page 2				
Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page 7 of 10 Name of Debtor(s): Lawrence W. Wille & Rutl		
1	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location		Case Number:	Date Filed:	
Where Filed: Roo	ckford, IL	06-71081	June 22, 2006	
Location Where Filed: N.A		Case Number:	Date Filed:	
		or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10K and 10Q) with Section 13 or 15(d) relief under chapter	s attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Richard T. Jones Signature of Attorney for Debtor(s) Date		
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
		arding the Debtor - Venue		
ಠ	(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)				
	<u> </u>			
	(Name of landlord or lessor that obtained judgment)			
	(Address of landlord or lessor)			
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		the 30-day	

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Voluntary Petition

Document

Rage 3 of 10:

(This page must be completed and filed in every case)

Lawrence W. Wille & Ruthe M. Wille

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lawrence W. Wille

Signature of Debtor

X /s/ Ruthe M. Wille

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative of a Recognized Foreign Proceedings

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

RICHARD T. JONES 6184629

Printed Name of Attorney for Debtor(s)

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

Date

Printed Name and title, if any, of Bankruptcy Petition Preparer

required in that section. Official Form 19B is attached.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer

as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,

and have provided the debtor with a copy of this document and the notices

and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,

3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110

setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Lawrence W. Wille & Ruthe M. Wille	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: _____

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.			
I certify under penalty of perjury that the information provided above is true and correct.			
Signature of Debtor: /s/ Lawrence W. Wille			

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Lawrence W. Wille & Ruthe M. Wille	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: _____

Official Form 1, Exh. D (10/06) – Cont. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Joint Debtor: /s/ Ruthe M. Wille

Barrington, Illinois 60010 Schaumbuse Ultimerit 6019 Fable 8 of 10 Good Shepherd Hospital Gummerson & Rausch Harold M. Saalfeld c/o Harris & Harris 101 S. Benton Street, #201 Attorney at Law 600 W. Jackson Blvd., #700 25 N. County Street, #2R Woodstock, Illinois 60098 Chicago, IL 60661 Waukegan, IL 60085 JVDB Assoc. Nicor **OSI Collection Services** 330 S. Wells Street, #1300 Post Office Box 2020 Post Office Box 6110 Chicago, IL 60606 Aurora, Illinois 60507-2020 Westerville, OH 43086-6110 St. Joseph Hospital St. Joseph Hospital Suntrust Mortgage c/o Medical Recovery Systems 77 North Airlite Street 1001 Semmes Avenue Elgin, Illinois 60123 2250 E. Devon Ave., #352 Ricmond, VA 23224 Des Plaines, IL 60018 Suntrust Mortgage Target National Bank Wells Fargo Finance

Post Office Box 59317

Minneapolis, MN 55459-0317

Ford Motor Credit Company

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Good Shepherd Hospital

4124 S. Rainbow Blvd.

Las Vegas, NV 89103

American Collection Co.

Schaumburg, IL 60193

c/o Pierce and Associates

Chicago, IL 60602

1 N. Dearborn Street, #1300

Case 06-72040

919 W. Estes

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	Lawrence W. Wille & Ruthe M. Wille				
	Debtor		Case No.		
			Chapter13		
	VERIFICAT	ION OF LIST	OF CREDITORS		
	I hereby certify under penalty of perjury that	at the attached Lis	of Creditors which consists of	1 nage is true	
correc	et and complete to the best of my knowledge.	it the attached Lis	of Creditors which consists of	i page, is true,	
Date		Signature	/s/ Lawrence W. Wille		
		of Debtor	LAWRENCE W. WILLE		
Date	Signature of Joint Debtor	Signature	/s/ Ruthe M. Wille		
Duic		of Joint Debtor	RUTHE M. WILLE		

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United States Bankruptcy Court Northern District of Illinois, Western Division

	In re Lawrence W. Wille & Ruthe M. Wille	Case No
		Chapter13
	Debtor(s)	•
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR DEBTOR
1.		pertify that I am the attorney for the above-named debtor(s) ing of the petition in bankruptcy, or agreed to be paid to me, for services applation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$3,000.00
	Prior to the filing of this statement I have received	\$500.00
	Balance Due	\$ 2,500.00
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Other (specify)	
4. asso	I have not agreed to share the above-disclosed compensation of my law firm.	ation with any other person unless they are members and
of m	I have agreed to share the above-disclosed compensation y law firm. A copy of the agreement, together with a list of the n	n with a other person or persons who are not members or associates ames of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render I	legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering ac b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and 	d confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee doo	es not include the following services:
	C	CERTIFICATION
	I certify that the foregoing is a complete statement of ar debtor(s) in the bankruptcy proceeding.	ny agreement or arrangement for payment to me for representation of the
		/s/ Richard T. Jones
	Date	Signature of Attorney
		Name of law Sum
		Name of law firm